



Dear Neighbor:

This flyer contains information about the **Federal Medicare Part D Prescription Drug Coverage** and some helpful tips on home weatherization.

We have tailored our ConnPACE Program to meet the requirements of the new Medicare Part D plan in an effort to help our seniors with lower incomes.

I hope that if you or anyone in your family is on Medicare, you may find this brochure helpful as you assess all of the options under this new benefit program.

Recently we passed a comprehensive package of initiatives to assist households with their home heating bills. From November 25, 2005 through April 1, 2006 there will be no state tax charged on home weatherization products and energy-efficient home heating equipment. This includes items such as insulation, programmable thermostats, water heater blankets, window and door weather strips, caulking, water heaters, gas furnaces, windows that meet federal Energy Star standards and oil furnaces that are a minimum of 85% efficiency.

Those eligible for financial energy assistance will see an increase of \$200 in their basic benefit. To determine if you or a family member is eligible for the Connecticut Energy Assistance Program (CEAP), please call Infoline at 211.

Best regards,

Christopher R. Stone

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**State Representative
Christopher R. Stone**

Medicare Part D: Prescription Drug Coverage



**9th District
Serving
East Hartford, Glastonbury, Manchester**

Medicare Part D: Prescription Drug Coverage

Who is eligible for Medicare drug coverage?



People who have Medicare Part A or Part B will be eligible for Medicare drug coverage. They can enroll in any of the Part D plans that serve the area where they live.

How do you enroll?

You can enroll in three ways. You may enroll online at www.medicare.gov. You can call the plan directly. Or you may call 1-800-MEDICARE and Medicare will help you enroll.



In the first year of the program the enrollment period is November 15, 2005 – May 15, 2006. In future years you can enroll from November 15th to December 31st annually. In 2006 only, you can change drug plans until May 15th. After that, you must keep your plan until the next open enrollment period begins.

Will Part D drug plans differ?



Yes. Each drug plan can set and change its own formulary so long as its coverage is considered at least equivalent to the standard benefit.

Is Part D optional?

Medicare Part D is optional. You do not have to elect drug coverage to participate in Medicare Parts A and B. However, if you do not enroll in Part D when you are first eligible, you will have to pay a higher premium if you elect to join later.

YES

Is there help for people with low incomes?

- Medicaid drug coverage is eliminated for people on both Medicare and Medicaid, and they become eligible for Part D.
- A subsidy is available for people with incomes up to 133% of the Federal Poverty Level (FPL) and assets of not more than \$6,000/individual or \$9,000/couple.
- A partial subsidy is available for people with incomes up to 150% FPL and assets of not more than \$10,000/individual or \$20,000/couple.



What should people consider if they currently have prescription drug coverage?



Individuals should thoroughly investigate their options under their current plan in addition to the regulations governing participation in Medicare Part D.

Can I keep ConnPACE coverage?

In order to maintain coverage, **ConnPACE** participants must enroll in a Part D plan, pay the annual \$30 registration fee and prescription co-payments. **ConnPACE** will cover the Part D monthly premiums and drugs to the same extent as otherwise covered during the federal deductible period as well as covering the gap in the “standard benefit.”

Energy Conservation Tips

- Reduce the air leaks in your home. Test your home for air leaks. On a windy day, hold a lit incense stick next to your windows, doors, electrical boxes, plumbing fixtures and other locations where there is a possible air exit. If the smoke stream travels horizontally, you have located an air leak. Caulk and weatherstrip the areas that leak air. Install rubber gaskets behind outlet and switch plates on exterior walls that are leaking air to the outside.
- Weather strip and insulate your attic hatch or door to prevent warm air from escaping out of the top of your house.
- Seal holes in the attic that lead down into the house, such as open wall tops and ducts, plumbing, or electrical runs. Any hole that leads from a basement or crawlspace to an attic is a big energy waster. Cover and seal them with spray foam board if necessary.
- Seal holes with caulk or spray foam where pipes, wires, and vents enter or exit your home through walls. Be sure to check behind and under sinks.
- Caulk window frames and door frames inside the home with clear or color matched caulk to reduce drafts. Use long-lasting exterior caulk outside the home where a window or door frame meets brick, wood, or siding.
- Don't lose energy out the window. Close your curtains and shades at night; open them during the day. If water condensation and frost forms on your windows, tape clear plastic sheeting to the inside of your window frames.
- Weather strip doors and windows that do not seal tightly.
- Insulate your hot water heater and hot water pipes. Most importantly control the temperature of your home. Lowering your thermostat to 65° for 8 hours a day can save up to 10% on your heating bill.

These are just a few tips to keep warm and save on your heating bill this winter. Visit www.energystar.gov for more energy saving measures. Keep warm!

Need Help Understanding And Enrolling In Part D?

Contact the CHOICES Program: 800-994-9422